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Question Time: Liability insurance for gun buyers?

House bill would require policy before purchase

By Rob Burgess
Tribune night editor

[**Editor's note:** To participate in future queries, keep an eye on our Twitter and Facebook accounts.]

Every time there is a mass shooting in this country, it seems the various pro- and anti-gun control factions retreat to their predestined corners and bark the usual slogans at one another. Nothing ever seems to change as the cycle seems to repeat itself endlessly. But, earlier this year, one member of Congress introduced a piece of legislation with a novel approach to the issue.

"House Democrat Rep. Carolyn Maloney (N.Y.) has introduced a bill that would require gun owners to carry liability insurance," reported The Hill's Lydia Wheeler on May 29. "The Firearm Risk Protection Act ... would require gun buyers to have liability insurance coverage before being allowed to purchase a weapon, and would impose a fine of \$10,000 if an owner is found not to have it. Service members and law enforcement officers, however, would be exempt from the requirement."

So, we wanted to know: “What do you think of this idea? Why?”

Yes

“Have to have [it] for a car. So, why not?” — **Bonnie Jean**

“See nothing wrong with it.” — **Nell Handley Gross Watson**

“Sorry, but I don’t believe officers [should] be exempt. They’re just as accountable as everyone else! Even more so, being a representative of the law.” — **Robert Bryan Van Meter**

No

“Back door tax as a means to gun control. Make it too expensive to own a gun. (Similar schemes have been tried with ‘taxes’ on ammunition that jack the price out of all proportion.) Do these politicians require their armed protective contingents to carry this ridiculous insurance? Or do they consider their personal safety as more important than ours?” — **Martin Visser**

“More money for insurance companies. Yay.” — **Brenda Edmonds**

“I’m sure criminals will completely comply. That being said, why make laws worse for legal gun owners? Last I checked most people carry to protect themselves and the people around them.” — **Corey Maddox**

Our answers

“Sounds like the insurance industry has been donating a lot of money to Congressman Maloney's campaign.” — **Tony Barrett**

“In a completely rational world, this makes sense. You don't drive a car uninsured to cover [yourself] in case you screw up. Now, in the insane world we actually live in, this seems a bit useless considering a large [number] of weapons are purchased illegally. And while I cannot speak for those bright individuals, I'm pretty sure whatever harm is done by their hand was pretty intentional. Crawl before walking. Control how easily civilians can access weapons, then go from there.” — **Autumn Ricketts**

“Those who say there can be absolutely no gun control because it is enshrined in the Constitution as an ‘inalienable right’ don’t trot this line of argument out until it suits them. (For example, weapons like nuclear warheads would seem to fall under the term 'arms,' but I don’t hear anyone clamoring for them to be made legal for purchase by the general public.) And, of course criminals won’t follow these laws, but hopefully you realize illegal guns don’t always start out that way. Let’s say this law went into effect and a straw buyer purchased a gun for someone who was barred from legal purchase. If the police are then able to connect that now-illegal gun back to them, what insurance company would ever issue that person a policy to buy another gun legally again? Same goes for those don’t properly lock their guns up and then lose them or have them stolen. The idea behind this law isn’t perfect, but it could be one of many strategies to reduce gun

deaths in this country. It's at least worth a look. I don't want to ban guns any more than I want to ban cars. I just believe people should be held accountable for irresponsibly handling these potentially lethal items." —

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